

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method for carrying out personal transactions comprising:

providing a system for performing said personal transactions;

registering a user of said system;

said registering step comprising said user accessing said system and providing said system with personal information about said user;

said registering step further comprising selecting an identification number for said user; ~~and~~

said registering further comprising creating a PIN number by selecting a plurality of single digit numbers to act as a first segment of said PIN number ~~and selecting at least one additional digital number to serve as a second security segment of said PIN number; and~~

said PIN number creating step further comprising selecting at least two digits for a security segment wherein a first one of said security segment digits signifies an adverse condition when utilized by said user and a second one of the security

segment digits signifies an adverse condition which involves potential bodily harm to the user when utilized by the user.

2. (original) The method according to claim 1, wherein said identification number selection step comprises selecting said user's telephone number.
3. (original) The method according to claim 1, wherein said identification number selection step comprises creating a ten digit number in the form of a telephone number.
4. (original) The method according to claim 1, wherein said identification number selection step comprises said system selecting a ten digit identification number and assigning said ten digit identification number to said user.
5. (original) The method according to claim 1, wherein said accessing step comprises said user using a telephone to access said system.
6. (original) The method according to claim 1, wherein said accessing step comprises using a personal computer to access said system.
7. (original) The method according to claim 1, further comprising storing said personal information, said identification number, and said PIN number in a customer database forming part of said system.
8. (cancelled)

9. (currently amended) A method according to claim 1, wherein said PIN number creating step comprises selecting a digit in said first segment to identify the location of said ~~at least one additional digital number serving as said~~ second security segment.

10. (currently amended) The method according to claim 122, further comprising creating a money account and depositing money into said account.

11. (currently amended) The method according to claim 10, wherein said depositing step comprises accessing said system via a said communication device, entering said identification number assigned to said user using said communication device, entering said PIN number assigned to said user without entering said at least one additional digital number forming said security segment using said communication device, and providing said money to be deposited to a first agent for said system.

12. (original) The method according to claim 11, further comprising withdrawing money from said account and said withdrawing step comprising accessing said system using a communication device, entering said user's identification number using said communication device, entering said user's PIN number without entering said at least one security segment digital number using said communication device, identifying the amount of money to be withdrawn using said communication device, and receiving said money to be withdrawn from an agent for said system.

13. (original) The method according to claim 12, wherein said accessing step comprises accessing said system via an ATM.

14. (original) The method according to claim 13, further comprising inserting a credit card or an identification card into said ATM prior to entering said identification number.

15. (original) The method according to claim 11, further comprising withdrawing money from said account and said withdrawing step comprising accessing said system using a communication device, entering said user's identification number using said communication device, entering said user's PIN number including said at least one security segment digital number using said communication device to indicate that said withdrawal is being made under duress, identifying the amount of money to be withdrawn using said communication device, and receiving said money to be withdrawn from an agent for said system.

16. (original) The method according to claim 10, further comprising purchasing merchandise using said system.

17. (original) The method according to claim 16, wherein said merchandise purchasing step comprises:

accessing said system through a communication device;

entering said identification number and said PIN number without using said at least one security segment digit into said system using said communication device;

entering identification information about the entity
selling said merchandise using said communication device;

storing said entered user identification and PIN numbers
and entity identification information in a buffer in a computer
connected to said communication device; and

connecting said communication device to said system.

18. (original) The method according to claim 17, wherein said
merchandise purchasing step further comprises:

downloading said information stored in said buffer to said
system;

opening a temporary file in said system containing said
downloaded information;

assigning a transaction identification number to said
temporary file;

transferring said transaction identification number to said
buffer; and

disconnecting said system from said computer.

19. (original) The method according to claim 18, wherein said
merchandise purchasing step further comprises:

connecting said system to a computer utilized by said
entity; and

downloading said transaction identification number and said information in said temporary file to said entity computer.

20. (original) The method according to claim 19, further comprising:

said user accessing said entity computer;

said user selecting merchandise to be purchased;

said user downloading the transaction identification number stored in said buffer to said entity computer; and

said entity computer verifying said downloaded transaction identification number with said system.

21. (original) The method according to claim 20, further comprising debiting the user's account in the amount of the purchase.

22. (original) The method according to claim 20, further comprising crediting an account maintained by said entity with an amount equal to the amount of said purchase.

23. (original) The method according to claim 10, further comprising:

said user accessing said system with a communication device;

identifying said user to said system using said communication device;

entering the name of the person to whom money is to be transferred and the amount to be transferred into the system using said communication device;

opening a temporary account containing the money to be transferred and assigning a transaction identification number to said temporary account; and

withdrawing money from said user's account and storing said money in said temporary account until said person has transferred said money out of said temporary account to an account controlled by said person.

24. (original) The method according to claim 23, further comprising closing said temporary account after said money has been transferred.

25. (currently amended) The method according to claim 122, further comprising:

said storing step comprising storing said user identification number and PIN number in a customer database maintained by said system; and

providing access to said system to individuals leaving an e-mail communication, a facsimile communication, or a page for said user.

26. (original) The method according to claim 25, further comprising:

identifying the user for which the e-mail communication, facsimile communication, or page has been left; and

storing said e-mail communication, facsimile communication, or page message in said system.

27. (original) The method according to claim 26, wherein said identifying step comprises looking up said user in said customer database and obtaining an address for said user.

28. (original) The method according to claim 27, wherein said address obtaining step comprises obtaining an e-mail address for said user.

29. (original) The method according to claim 27, wherein said address obtaining step comprises obtaining a telephone number for said user.

30. (original) The method according to claim 26, further comprising notifying the user of the receipt of the e-mail communication, the facsimile communication, or the page message.

31. (original) The method according to claim 30, further comprising storing said transmitted e-mail communication, facsimile communication, or page message in a message holding database; and providing said user access to said stored e-mail communication, facsimile communication or page message.

32. (original) The method according to claim 31, wherein said access providing step comprises voice delivery of said e-mail communication, said facsimile communication or said page message.

33. (original) The method according to claim 31, wherein said access providing step comprises delivering notification of said e-mail communication, said facsimile communication or said page message to said user's personal computer.

34. (original) The method according to claim 31, wherein said access providing step comprises providing an electronic box for providing at least one of an indication of the presence of an e-mail message, the names of the individual transmitting the e-mail message, and the text of the e-mail message.

35. (currently amended) The method according to claim 122, further comprising:

said storing step comprising storing said identification number and PIN number assigned to said user in a customer database;

monitoring the personal safety of said user;

said monitoring step comprising having the user specify an activation time, at least one monitoring location and at least one assistance preference and storing said activation time, said at least one monitoring location, and said at least one assistance preference in said customer database; and

said monitoring step further comprising calling said user at said activation time at said at least one monitoring location.

36. (original) The method according to claim 35, further comprising initiating contact with said at least one assistance preference if said user does not enter said PIN number in response to said call.

37. (currently amended) The method according to claim 122, further comprising:

said storing step comprising storing said user identification number and said user PIN number in a customer database;

providing access to the system to a voice message sender; and

depositing a voice message from said sender to said user in said system.

38. (original) The method according to claim 37, further comprising notifying said user of said deposited message.

39. (original) The method according to claim 38, wherein said notifying step comprises triggering a notification signal when said user uses a particular credit/debit card.

40. (original) The method according to claim 38, wherein said notifying step comprises contacting said user via telephone.

41. (original) The method according to claim 38, further comprising enabling said user to retrieve said deposited message via telephone.

42. (currently amended) A system for carrying out personal transactions comprising:

a center for performing personal transactions including financial transactions, e-mail transactions, and voice messaging transactions, said center including a local area computer network having means for carrying out said financial transactions, said e-mail transactions, and said voice messaging transactions, a voice response unit connected to said local area network, and a telephone communication system;

means for providing user access to said network via said telephone communication system;

said network including means for receiving personal information about said user, for creating an identification number for said user, and for receiving a PIN number for said user; and

said PIN number creating means comprising means for selecting a plurality of digits to act as a first segment of said PIN number and for selecting at least one additional digit to act as a security segment of said PIN number so that use of said security segment by said user triggers an alarm activation mechanism in said system.

43. (currently amended) The system according to claim 42, wherein said access providing means further comprises a web site which can be accessed via a computer.

44. (original) The system according to claim 43, further comprising a router for receiving data signals from said website and a firewall for preventing unauthorized access to said network.

45. (original) The system according to claim 42, wherein said access providing means comprises a central telephone number which can be accessed by telephone.

46. (currently amended) The system according to claim 45, further comprising a said voice response unit ~~for~~ receiving telephone communications from a user, ~~for~~ converting said telephone communications to digital signals, ~~for~~ transmitting said digital signals to said computer network, ~~for~~ receiving instructions from said computer network, and ~~for~~ prompting said user to provide additional information to said computer network.

47. (original) The system according to claim 42, wherein said computer network comprises a first server for operating said network.

48. (original) The system according to claim 47, wherein said computer network further comprises a second server for controlling e-mail transactions.

49. (original) The system according to claim 48, wherein said computer network further comprises a plurality of data bases, a

plurality of stored search engines, and a stored set of processing instructions and wherein said data bases, said stored search engines, and said stored set of processing instructions are accessible by said first and second servers.

50. (original) The system according to claim 49, wherein said computer network further comprises a stored set of instructions for performing cash transactions using said system and a stored set of instructions for performing voice messaging services and wherein said stored set of instructions for performing cash transactions and said stored set of instructions for performing voice messaging services are accessible by said first server.

51. (original) The system according to claim 49, wherein said computer network includes a third server for performing cash transactions.

52. (original) The system according to claim 51, wherein said computer network includes a fourth server for performing voice messaging services.

53. (original) The system according to claim 42, wherein said computer network comprises means for a user to open a cash account and to use said cash account for financial transactions.

54. (original) The system according to claim 53, wherein said financial transactions include deposits to said cash account, withdrawals from said cash account, and transfer of funds to a third party.

55. (original) The system according to claim 42, wherein said computer network comprises means for receiving voice messages, means for storing said voice messages, and means for notifying recipients of said voice messages about said voice messages.

56. (original) The system according to claim 42, wherein said computer network comprises means for receiving facsimile transmissions for a user and means for allowing said user to retrieve said facsimile transmissions.

57. (original) The system according to claim 42, wherein said means for allowing said user to retrieve said facsimile transmissions comprises means for retrieving said facsimile transmissions by voice.

58. (original) The system according to claim 42, wherein said computer network comprises means for receiving e-mail transmissions for a user, means for storing said e-mail transmissions, and means for notifying said user of said e-mail transmissions.

59. (original) The system according to claim 58, wherein said notifying means comprises means for notifying said user via telephone.

60. (original) The system according to claim 58, wherein said notifying means comprises means for notifying said user via a personal computer.

61. (original) The system according to claim 42, wherein said computer network comprises means for monitoring the well being of a user.

62. (original) The system according to claim 42, wherein said computer network comprises means for paging a user and for notifying said user of said page.

63. (original) The system according to claim 42, further comprising a communication unit for connecting said computer network to external entities to transfer information and/or data.

64. (original) The system according to claim 63, wherein said communication unit comprises a text to spell unit and a dial out unit.

65 - 121 (cancelled)

122. (new) A method for carrying out personal transactions comprising:

providing a system having a center for performing personal transactions including financial transactions, e-mail transactions, and voice messaging transactions, which center includes a local area network, a voice response unit connected to said local area network, and a telephone communication system;

initiating a registration procedure for a new user of said system, said initiating step comprising said new user communicating with said center via a communication device;

registering said user by prompting said user communicating with said center to provide personal information about said user;

said registering step further comprising prompting said user to select an identification number for said user;

said registering step further comprising prompting said user to create a PIN number by selecting a plurality of single digit numbers to act as a first segment of said PIN number and selecting at least one additional digital number to serve as a second security segment of said PIN number; and

storing said personal information, said identification number, and said PIN number in said local area network.